



Order Filed on October 30, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**NORGAARD, O'BOYLE & HANNON**

184 Grand Avenue

Englewood, New Jersey 07631

Phone: (201) 871-1333

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Counsel to Chapter 13 Debtors

By: Brian G. Hannon, Esq. (BGH - 3645)

[bhannon@norgaardfirm.com](mailto:bhannon@norgaardfirm.com)

In Re:

MARK RANUCCI and LISA RANUCCI,

Debtors.

Chapter 7

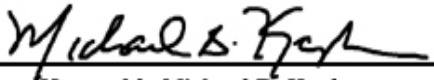
Case No. 18-23067 (MBK)

Hearing Date: October \_\_, 2023  
at 9:00 a.m.

**ORDER REOPENING DEBTORS' CHAPTER 13 BANKRUPTCY CASE PURSUANT  
TO F.R.B.P. 5010 FOR THE PURPOSE OF FILING THE PROPOSED MOTION FOR  
AN ORDER (I) DEEMING TD BANK, N.A.'S MORTGAGE CURRENT; (II)  
AWARDING FEES AND COSTS; (III) IMPOSING SANCTIONS AGAINST TD BANK,  
N.A. FOR VIOLATION OF THE POST-DISCHARGE INJUNCTION; AND (IV)  
GRANTING RELATED RELIEF**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: October 30, 2023

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067 (MBK)

**Order Reopening The Debtors' Chapter 13 Bankruptcy Case Pursuant To F.R.B.P. 5010 For The Purpose Of Filing The Proposed Motion For An Order (I) Deeming TD Bank, N.A.'s Mortgage Current; (II) Awarding Fees And Costs; (III) Imposing Sanctions Against TD Bank, N.A. For Violation Of The Post-Discharge Injunction; And (IV) Granting Related Relief**

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This matter having been opened to the Court upon the Motion of the Chapter 13 Debtors Mark Ranucci and Lisa Ranucci (the "Debtors"), by and through their counsel Norgaard O'Boyle & Hannon, for an Order Reopening the Debtors' Chapter 13 Case for the Purposes of Filing the Proposed Motion for an Order (I) Deeming TD Bank, N.A.'s Mortgage Current; (II) Awarding Fees And Costs; (III) Imposing Sanctions Against TD Bank, N.A. For Violation Of The Post-Discharge Injunction; And (IV) Granting Related Relief (the "Motion"); and the Court having considered the Debtors' Motion and the opposition thereto, if any, and the arguments of counsel, if any; and good cause appearing for the entry of this Order;

**IT IS ORDERED:**

1. That the Debtors' Chapter 13 Bankruptcy proceeding is hereby Reopened so that the Debtors can file the Proposed Motion for an Order (I) Deeming TD Bank, N.A.'s Mortgage Current; (II) Awarding Fees And Costs; (III) Imposing Sanctions Against TD Bank, N.A. For Violation Of The Post-Discharge Injunction; And (IV) Granting Related Relief

2. Debtors' counsel shall serve a copy of the within Order upon the Chapter 13 Standing Trustee and TD Bank, N.A. and filed with the Court a Certification of Service; and

In re:  
Mark Ranucci  
Lisa Ranucci  
Debtors

Case No. 18-23067-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Nov 01, 2023

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Ranucci, Lisa Ranucci, 611 Grassmere Avenue, Interlaken, NJ 07712-4316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian Gregory Hannon	on behalf of Debtor Mark Ranucci bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang.b124931@notify.bestcase.com
Brian Gregory Hannon	on behalf of Joint Debtor Lisa Ranucci bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang.b124931@notify.bestcase.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 01, 2023

Form ID: pdf903

Total Noticed: 1

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Kevin Gordon McDonald

on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Philip A Kahn

on behalf of Loss Mitigation JP Morgan Chase pkahn@feinsuch.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13 bankruptcy@fskslaw.com

Richard Gerbino

on behalf of Creditor TD Bank N.A. a/k/a TD Banknorth, N.A. rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Tammy L. Terrell

on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13 bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17